

**GOVERNMENT OF TELANGANA  
ABSTRACT**

Rural Development Department – Role of DRDOs, DRDA in functioning of Stree Nidhi – Guidelines – Issued.

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**PANCHAYAT RAJ & RURAL DEVELOPMENT (RD.II) DEPARTMENT**

G.O.Ms.No. 19

Dated: 20-03-2019

Read the following:-

1. Note from the Managing Director, Stree Nidhi, Telangana, Hyderabad.
2. G.O.Ms.No. 255, P.R. & R.D. (RD.II) Department, Dated: 19-8-2011
3. G.O.Ms.No. 136, P.R. & R.D. (RD) Department, Dated: 25-11-2016

**ORDER:**

Stree Nidhi Credit Cooperative Federation Limited, promoted by the State Government in association with the federations of SHGs, was registered under the State Co-operative Societies Act, 1964 and commenced operations on 06.10.2011. Later, Stree Nidhi, Telangana was registered under Telangana State Cooperative Societies Act, 1964 on 26<sup>th</sup> May, 2014 to provide timely and affordable financial services to SHGs/members and their federations in rural and urban areas to alleviate poverty. The financial services provided by Stree Nidhi include credit both for income generating activities and emergent needs of SHGs at their door step, mobilizing savings/deposits from SHGs and their federations, providing loan risk coverage, functioning as a channelizing agency for routing Government funds, functioning as Business Correspondent (BC) to banks for extending banking and other services including Me-seva services, payment of NREGS Wages, pension and other DBT services through Palle Samagra Seva Kendralu/BC points.

2. As SHGs and their federations are common platform for delivery of services by banks and Stree Nidhi, their proper functioning is crucial for efficient functioning of Stree Nidhi as they have a major role not only as promoters of Stree Nidhi but also as users of services. To ensure the above and synergy, there is a need for proper collaboration and convergence between SERP and Stree Nidhi.

**DRDO, DRDA as District Nodal Officer for Stree Nidhi**

3. At District level DRDO, DRDA exercises control over SERP staff and monitor their functioning. Therefore, DRDOs can provide a platform for convergence of activities and staff of SERP and Stree Nidhi. A need is therefore felt to spell out the role of DRDO in functioning of Stree Nidhi to bring required convergence and facilitate proper implementation of Stree Nidhi activities.

4. The Government have therefore decided to entrust responsibilities of monitoring and review of Stree Nidhi activities at District level to DRDOs, DRDA, to bring required coordination and convergence. The DRDOs of DRDA shall ensure proper functioning of Stree Nidhi under the guidance and supervision of Managing Director, Stree Nidhi. To address operational issues and to ensure the above, the district in charge i.e., Regional Manager, Stree Nidhi will attend SERP staff review meetings while the ADRDO, DRDA will attend review meetings of Stree Nidhi staff conducted periodically by DRDO. The DRDO will only supervise and exercise general control over Stree Nidhi staff in district and review their functioning, while administrative control is vested with M.D., Stree Nidhi.

5. Stree Nidhi being a financial institution its staff need to monitor Stree Nidhi activities on a regular basis with undivided attention and therefore DRDOs shall not entrust any other work to Stree Nidhi Staff, and in case of need prior approval of M.D., Stree Nidhi shall be taken.

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6. The DRDO, DRDA shall be responsible for the following activities of Stree Nidhi.

- i. To disseminate guidelines and policies of Stree Nidhi to the SHGs, federations of SHGs namely VOs/MSs/ZS and SERP staff concerned.
- ii. To convene district level Stree Nidhi Review Committee Meetings at quarterly intervals under the Chairmanship of the District Collector. In supersession of the G.O.MS.No.136, dated 25<sup>th</sup> Nov 2016, the constitution of the Committee and its role have been partially modified and furnished in **Annexure**.
- iii. To review and supervise Stree Nidhi staff regularly to achieve credit plan, financing livelihoods, mobilization of savings, repayment performance, other activities etc., and also address operational issues.
- iv. To review SERP staff at regular intervals on functioning of Stree Nidhi in areas like identification of livelihood activities in coordination with Stree Nidhi Staff for financing and support in ensuring repayments in case of wilful/chronic/misutilized loans.
- v. To ensure proper coordination between the SERP and Stree Nidhi staff to facilitate hassle free credit flow and other financial services to SHGs and their federations.
- vi. Attend review/strategy meets conducted by MD, Stree Nidhi at the State Level.
- vii. Stree Nidhi Staff to have hassle free access to SHG/VO/MS/ZS, facilitate conduct of special EC meetings of VOs/MSs and in discharge of the responsibilities of VOs in respect of Stree Nidhi through VOAs, as envisaged in G.O.Ms.No.58, PR&RD(RD) Dept., Dated:03-8-2017.
- viii. To facilitate training to SHGs and their federations on Stree Nidhi services, conduct of social audit, grading of SHG federations etc.
- ix. Implementation of risk coverage programmes and Business Correspondent activities
- x. Any other connected work entrusted by MD, Stree Nidhi

7. The Managing Director, Stree Nidhi shall take necessary further action.

**(BY ORDER AND IN THE NAME OF THE GOVERNOR OF TELANGANA)**

**VIKAS RAJ**

**PRINCIPAL SECRETARY TO GOVERNMENT (FAC)**

To

The Chief Executive Officer, SERP, Telangana, Hyderabad.

The Managing Director, Stree Nidhi, Telangana, Hyderabad.

The District Collectors of all 31 Districts

The District Rural Development Officers of all the Districts

Copy to:

The P.S to Minister(PR&RD)

The P.S to Pril.Secy., PR&RD Department

The PR&RD (Pts.VII) Department

SC/SF.

**//FORWARDED::BY ORDER//**

**SECTION OFFICER**

**Stree Nidhi Review Committee**

**1. Constitution**

District level Stree Nidhi review committee (SNRC) – Shall be reconstituted under the Chairmanship of the District Collector, consisting of the following members:-

- i. District Collector : Chairman
- ii. District Rural Development Officer, DRDA : Convener
- iii. PO, ITDA
- iv. Project Director, MEPMA
- v. Lead District Manager
- vi. Zonal Manager/Regional Manager, Stree Nidhi
- vii. District Panchayat Officer
- viii. Senior Officers from Animal Husbandry Dept, DDCF, Fisheries dept., Agriculture Dept., MeeSeva, KVIB/KVIC
- ix. Director, RSETI
- x. Directors of Stree Nidhi representing Rural & Urban area of the District
- xi. Three Office Bearers of Zilla Samakhyas
- xii. APD, DRDA, DPMs of units namely IB, SCSP/STSP/NRLM/IWMP, and livelihoods.
- xiii. APMs and presidents of six MSs and TMC and president of one TLF on rotation basis to cover all the MSs and TLFs over a period
- xiv. Any other representative with the permission of Chairman

**2. Periodicity of meeting:** The meetings shall be conducted in the first fortnight of April/July/Oct/Jan every year and also more times depending on need.

**3. Agenda of the Meeting:** The following items shall be included in the agenda

- i. Credit flow on a consistent basis throughout the year as per credit plan
- ii. Identification and financing livelihood enterprises, project formulation, ensuring end use of loans and asset verification
- iii. Skill development trainings to SHG members
- iv. Mobilization of Samruddhi and other deposits from SHG federations
- v. Repayment of loans – Maintaining above 98% repayment rate and less than 0.5% NPA throughout the year
- vi. Credit flow under other schemes – SCSP/TSP/NRLM/IWMP/LAGF/SVEP
- vii. Issues, if any with bank branches in conducting Stree Nidhi transactions
- viii. Grading of VOs/SLFs and Mandal / Pattana Samakhyas and improving their functioning
- ix. Implementation of Stree Nidhi Suraksha, Cattle and other insurance schemes
- x. Functioning of Stree Nidhi as Business Correspondent – banking services, payment of pension / NREGS wages, e – Panchayat, Me-seva services etc.,
- xi. Social Audit and action taken on observations in Social Audit
- xii. Other issue with the permission of chair

**VIKAS RAJ  
PRINCIPAL SECRETARY TO GOVERNMENT (FAC)**

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**SECTION OFFICER**